

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Robin C. Herold
Debtor

Case No. 13-00418-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: REshelman
Form ID: 3180W

Page 1 of 3
Total Noticed: 59

Date Rcvd: Apr 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 06, 2018.

db +Robin C. Herold, 14302 Ebaugh Road, Stewartstown, PA 17363-8566
cr +BSI Financial Services, Inc., P.O. Box 517, 314 S. Franklin St.,
Titusville, PA 16354-2170
4252699 +Ar Resources Inc, 1777 Sentry Parkway West, Blue Bell, PA 19422-2206
4266010 +Astine & Sparler, 117 East Market Street, York, PA 17401-1257
4252702 +BSI Financial Services, POB 517, Titusville, PA 16354-0517
4266017 +Carroll W. Herold, 14 Kratz Road, Shrewsbury, PA 17361-1337
4252704 +Ccmk/Cbna, POB 6497, Sioux Falls, SD 57117-6497
4252705 +Charter One Auto Finance, 228 East Main Street, Rochester, NY 14604-2121
4266027 +Estate Information Services, 2323 Lake Club Drive, Suite 300, Columbus, OH 43232-3205
4252712 +Financial Recoveries, 200 East Park Drive Suite 100, Mount Laurel, NJ 08054-1297
4266029 +Financial Recoveries, Post Office Box 1388, Mount Laurel, NJ 08054-7388
4252713 +Fnb Omaha, POB 3412, Omaha, NE 68103-0412
4252714 +Gdwy/Cbna, POB 6497, Sioux Falls, SD 57117-6497
4252719 +Gtwy/Cbna, POB 6497, Sioux Falls, SD 57117-6497
4266047 +Northland Goup, Inc., POB 390846, Minneapolis, MN 55439-0846
4252728 +Paulh/Cbna, POB 6497, Sioux Falls, SD 57117-6497
4252729 +Pnc Mortgage, 6 North Main Street, Dayton, OH 45402-1908
4252731 +Rhs Citizens Na, 480 Jefferson Boulevard, Warwick, RI 02886-1359
4266053 +Unifund CCR Partners, 10625 Techwoods Circle, Cincinnati, OH 45242-2846
4322322 eCAST Settlement Corp., PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4269393 EDI: AIS.COM Apr 04 2018 23:03:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
4252700 EDI: BANKAMER.COM Apr 04 2018 23:03:00 Bank Of America, POB 982235, El Paso, TX 79998
4252701 EDI: BANKAMER.COM Apr 04 2018 23:03:00 Bank Of America, N.A., 4161 Piedmont Parkway,
Greensboro, NC 27410
4266013 +EDI: HFC.COM Apr 04 2018 23:03:00 Bon Ton, POB 17264, Baltimore, MD 21297-1264
4266014 EDI: HFC.COM Apr 04 2018 23:03:00 Boscovs, POB 17642, Baltimore, MD 21297-1642
4252703 EDI: CAPITALONE.COM Apr 04 2018 23:03:00 Cap One, POB 85520, Richmond, VA 23285
4266036 EDI: CITICORP.COM Apr 04 2018 23:03:00 Goodyear Credit Plan, POB 653054,
Dallas, TX 75265
4313966 EDI: BL-BECKET.COM Apr 04 2018 23:03:00 Capital One NA, c/o Becket and Lee LLP,
POB 3001, Malvern PA 19355-0701
4272729 +EDI: BASSASSOC.COM Apr 04 2018 23:03:00 Capital One, N.A., Bass & Associates, P.C.,
3936 E. Ft. Lowell Road, Suite #200, Tucson, Az 85712-1083
4252706 +EDI: CHASE.COM Apr 04 2018 23:03:00 Chase, POB 15298, Wilmington, DE 19850-5298
4252707 +EDI: CHASE.COM Apr 04 2018 23:03:00 Chase, 201 North Walnut Street,
Wilmington, DE 19801-2920
4252708 +EDI: CITICORP.COM Apr 04 2018 23:03:00 Citi, POB 6241, Sioux Falls, SD 57117-6241
4252709 +EDI: WFNNB.COM Apr 04 2018 23:03:00 Comenity Bank/Dressbrn, POB 182789,
Columbus, OH 43218-2789
4252710 +EDI: WFNNB.COM Apr 04 2018 23:03:00 Comenity Bank/Nwprtnws, 995 West 122nd Avenue,
Westminster, CO 80234-3417
4266025 +EDI: TSYS2.COM Apr 04 2018 23:03:00 Department Stores National Bank/Mac,
Bankruptcy Processing, POB 8053, Mason, OH 45040-8053
4258890 +EDI: TSYS2.COM Apr 04 2018 23:03:00 Department Stores National Bank/Macy's,
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
4258080 EDI: DISCOVER.COM Apr 04 2018 23:03:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
4252711 +EDI: DISCOVER.COM Apr 04 2018 23:03:00 Discover Fin Svcs Llc, POB 15316,
Wilmington, DE 19850-5316
4252715 +EDI: RMSC.COM Apr 04 2018 23:03:00 Geocrb/Gap, POB 965005, Orlando, FL 32896-5005
4252716 EDI: RMSC.COM Apr 04 2018 23:03:00 Geocrb/Jcp, POB 984100, El Paso, TX 79998
4252717 +EDI: RMSC.COM Apr 04 2018 23:03:00 Geocrb/Walmart, POB 965024, Orlando, FL 32896-5024
4252718 +EDI: RMSC.COM Apr 04 2018 23:03:00 Geocrb/Walmart Dc, POB 965024, Orlando, FL 32896-5024
4252720 +EDI: HFC.COM Apr 04 2018 23:03:00 Hsbc/Bontn, POB 15221, Wilmington, DE 19850-5221
4252721 +EDI: HFC.COM Apr 04 2018 23:03:00 Hsbc/Boscv, POB 4274, Reading, PA 19606-0674
4252722 EDI: HFC.COM Apr 04 2018 23:03:00 Hsbc/Rmstr, POB 15524, Wilmington, DE 19850
4252723 EDI: CBSKOHLs.COM Apr 04 2018 23:03:00 Kohls/Capone, N56 West 17000 Ridgewood Drive,
Menomonee Falls, WI 53051
4252724 E-mail/Text: camanagement@mtb.com Apr 04 2018 19:07:12 M & T Bank, POB 7678,
Buffalo, NY 14240
4252725 E-mail/Text: camanagement@mtb.com Apr 04 2018 19:07:12 M&T Bank, 1 Fountain Plaza Floor 4,
Buffalo, NY 14203
4263214 E-mail/Text: camanagement@mtb.com Apr 04 2018 19:07:12 M&T Bank, 1100 Wehrle Drive,
Williamsville, New York 14221
4252726 +EDI: TSYS2.COM Apr 04 2018 23:03:00 Mcydsnb, 9111 Duke Boulevard, Mason, OH 45040-8999
4252727 +EDI: MID8.COM Apr 04 2018 23:03:00 Midland Funding, 8875 Aero Drive Suite 200,
San Diego, CA 92123-2255
4320667 EDI: PRA.COM Apr 04 2018 23:03:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4252730 +E-mail/Text: camanagement@mtb.com Apr 04 2018 19:07:12 Provident Bank,
7210 Ambassador Road, Baltimore, MD 21244-2739
4252732 +EDI: SEARS.COM Apr 04 2018 23:03:00 Sears/Cbna, POB 6282, Sioux Falls, SD 57117-6282
4252733 +EDI: CITICORP.COM Apr 04 2018 23:03:00 Unvl/Citi, POB 6241, Sioux Falls, SD 57117-6241
4252734 +EDI: VERIZONCOMB.COM Apr 04 2018 23:03:00 Verizon, 500 Technology Drive Suite 30,
Weldon Spring, MO 63304-2225
4271460 EDI: WFFC.COM Apr 04 2018 23:03:00 Wells Fargo Bank, N.A.,,
dba Wells Fargo Dealer Services, P.O. Box 19657, Irvine, CA 92623-9657
4252735 +EDI: WFFC.COM Apr 04 2018 23:03:00 Wfds/Wds, POB 1697, Winterville, NC 28590-1697
4252736 +EDI: WFFC.COM Apr 04 2018 23:03:00 Wffnatbank, POB 94498, Las Vegas, NV 89193-4498
TOTAL: 39

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200,
Tucson, AZ 85712-1083
cr* ECast Settlement Corporation, PO Box 28136, New York, NY 10087-8136
4266009* +Ar Resources Inc, 1777 Sentry Parkway West, Blue Bell, PA 19422-2206
4266011* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, POB 982235, El Paso, TX 79998)
4266012* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, N.A., 4161 Piedmont Parkway,
Greensboro, NC 27410)
4266015* +BSI Financial Services, POB 517, Titusville, PA 16354-0517
4266016* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Cap One, POB 85520, Richmond, VA 23285)
4266018* +Ccmk/Cbna, POB 6497, Sioux Falls, SD 57117-6497
4266019* +Charter One Auto Finance, 228 East Main Street, Rochester, NY 14604-2121
4266020* +Chase, POB 15298, Wilmington, DE 19850-5298
4266021* +Chase, 201 North Walnut Street, Wilmington, DE 19801-2920
4266022* +Citi, POB 6241, Sioux Falls, SD 57117-6241
4266023* +Comenity Bank/Dressbrn, POB 182789, Columbus, OH 43218-2789
4266024* +Comenity Bank/Nwprtnws, 995 West 122nd Avenue, Westminster, CO 80234-3417
4266026* +Discover Fin Svcs Llc, POB 15316, Wilmington, DE 19850-5316
4266028* +Financial Recoveries, 200 East Park Drive Suite 100, Mount Laurel, NJ 08054-1297
4266030* +Fnb Omaha, POB 3412, Omaha, NE 68103-0412
4266031* +Gdyr/Cbna, POB 6497, Sioux Falls, SD 57117-6497
4266032* +Gecrb/Gap, POB 965005, Orlando, FL 32896-5005
4266033* +Gecrb/Jcp, POB 984100, El Paso, TX 79998
4266034* +Gecrb/Walmart, POB 965024, Orlando, FL 32896-5024
4266035* +Gecrb/Walmart Dc, POB 965024, Orlando, FL 32896-5024
4266038* +Gtwy/Cbna, POB 6497, Sioux Falls, SD 57117-6497
4266039* +Hsbc/Bontn, POB 15221, Wilmington, DE 19850-5221
4266040* +Hsbc/Boscv, POB 4274, Reading, PA 19606-0674
4266041* +Hsbc/Rmstr, POB 15524, Wilmington, DE 19850
4266042* +Kohls/Capone, N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051
4266043* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307
(address filed with court: M & T Bank, POB 7678, Buffalo, NY 14240)
4266044* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307
(address filed with court: M&T Bank, 1 Fountain Plaza Floor 4, Buffalo, NY 14203)
4266045* +Mcydsnb, 9111 Duke Boulevard, Mason, OH 45040-8999
4266046* +Midland Funding, 8875 Aero Drive Suite 200, San Diego, CA 92123-2255
4266048* +Paulh/Cbna, POB 6497, Sioux Falls, SD 57117-6497
4266049* +Pnc Mortgage, 6 North Main Street, Dayton, OH 45402-1908
4266050* +Provident Bank, 7210 Ambassador Road, Baltimore, MD 21244-2739
4266051* +Rbs Citizens Na, 480 Jefferson Boulevard, Warwick, RI 02886-1359
4266052* +Sears/Cbna, POB 6282, Sioux Falls, SD 57117-6282
4266054* +Unvl/Citi, POB 6241, Sioux Falls, SD 57117-6241
4266055* +Verizon, 500 Technology Drive Suite 30, Weldon Spring, MO 63304-2225
4266056* +Wfds/Wds, POB 1697, Winterville, NC 28590-1697
4266057* +Wffnatbank, POB 94498, Las Vegas, NV 89193-4498
4266037 ##+Gordon & Weinberg, P.C., c/o Frederic I. Weinberg, Esquire, 1001 E. Hector Street, Ste 220,
Conshohocken, PA 19428-2395

TOTALS: 0, * 40, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 06, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 4, 2018 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor Atlantic Pacific Mortgage Corp. alubin@milsteadlaw.com
Bass and Associates PC on behalf of Creditor Capital One, N.A. ecf@bass-associates.com
Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Matthew Christian Waldt on behalf of Creditor Atlantic Pacific Mortgage Corp.
mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
Paul W McElrath, Jr. on behalf of Debtor 1 Robin C. Herold ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 **Robin C. Herold**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:13-bk-00418-RNO**

Social Security number or ITIN **xxx-xx-1034**
EIN ____-____-____
Social Security number or ITIN ____-____-____
EIN ____-____-____

Order of Discharge

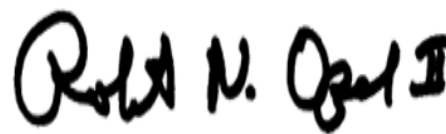
12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robin C. Herold

April 4, 2018

By the
court:



Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: REshelman, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.